

FILED
3/20/18 1:25 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JAMES H. RAMSEY, JR.
SANDRA L. RAMSEY
Debtor

JAMES H. RAMSEY, JR.
SANDRA L. RAMSEY
Movant,

v.

BSI FINANCIAL SERVICES
and RONDA J. WINNECOUR
Respondent

: Case No. 16-23742-TPA

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: Chapter 13
:

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: Related to Document No. 81
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: Hearing: April 4, 2018 at 12:30 PM

ORDER

On March 16, 2108, following the conclusion of a previously unsuccessful LMP effort, the Debtors filed a *Motion for Loss Mitigation* ("Motion") at Doc. No. 81. The prior LMP failed when the servicer denied a request for a loan modification due to a change in servicers on the account. In the *Motion* the Debtors indicate they would like to make another try with the new servicer, Respondent BSI Financial Services ("BSI").

In keeping with the philosophy that the Court's LMP program is a resource that must be accessed early in the case, if at all, the *Local Rules* provide that an LMP motion must generally be filed within 30 days of the originally-scheduled date for the 341 meeting of creditors. *See W. Pa. LBR 9020-2(a)*. In the present case that date was November 21, 2016, putting the *Motion* well beyond the normal deadline. A motion filed this late would be summarily dismissed as untimely

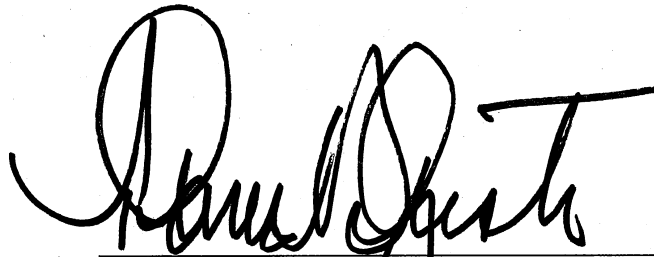
in most instances. Furthermore, the court's LMP does not provide for subsequent requests for consideration when a prior request fails. However, this case may present special circumstances that would warrant a late entry into the LMP. The Court is at least willing to consider that possibility, provided BSI consents.

AND NOW, this 20th day of ***March, 2018***, it is ***ORDERED, ADJUDGED*** and ***DECREED*** that,

(1) Movant shall immediately serve a copy of this *Order* on BSI, and if known, Counsel for BSI, and file a certificate of service within three (3) days.

(2) Any responses to the *Motion* shall be filed ***on or before April 2, 2018***.

(3) A hearing on the *Motion* is scheduled for ***April 4, 2018 at 12:30 P.M.*** in Courtroom C, 54th Floor, U.S. Steel Building, 600 Grant Street, Pittsburgh, PA 15219, at which time the Debtors shall ***personally appear***.



Thomas P. Agresti, Judge
United States Bankruptcy Court

Case Administrator to serve:
Debtors
Dennis Spyra, Esq.
Ronda J. Winnecour, Esq.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re:
James H. Ramsey, Jr.
Sandra L. Ramsey
Debtors

Case No. 16-23742-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2018.
db/jdb James H. Ramsey, Jr., Sandra L. Ramsey, 6001 Roslyn Street, McKeesport, PA 15135-1128

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2018 at the address(es) listed below:

Dennis J. Spyra on behalf of Debtor James H. Ramsey, Jr. attorneyspyra@dennisspyra.com,
deborah@dennisspyra.com/missdebrastone@msn.com
Dennis J. Spyra on behalf of Joint Debtor Sandra L. Ramsey attorneyspyra@dennisspyra.com,
deborah@dennisspyra.com/missdebrastone@msn.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual
capacity but solely as trustee for the RMAC Trust, Series 2016-CTT bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 6